



*CITY OF GREENVILLE
COMMUNITY DEVELOPMENT*

EMERGENCY REPAIR PROGRAM

(E R P)





CITY OF GREENVILLE
Community Development & Relations
EMERGENCY REPAIR PROGRAM
(E R P)

Goal: To assist low income homeowners to make repairs needed to correct serious housing deficiencies that threaten human health and safety.

ELIGIBLE APPLICANTS

- Maximum Household Income: \leq 80% area median income (refer to attachment). The Section 8 (Part 5) definition of income will be used to verify the income of all individuals that are 18 years or older and permanently reside in the house.

INELIGIBLE APPLICANTS

- ★ Homeowners and individuals whose properties has excessive judgments, liens, two mortgages, or received assistance within the last ten years through the ERP or New Home Ownership Program.

ELIGIBLE PROPERTIES

- Location: The property must be located within the City limits of Greenville, SC
- Primary Residence: The applicant must own and occupy the property as their principal residence. Non-resident owners must "quit claim" all ownership interest to the applicant.
- Priority Projects: Properties with immediate life, health, or safety threatening conditions, as determined by City staff, will be considered a priority.
- Value: The assessed property value cannot exceed \$125,000.

ELIGIBLE COSTS

- Costs associated with correcting housing conditions that threaten the occupant's health and safety. Health and safety issues may include, but are not limited to, leaking roofs; electrical hazards; fire hazards; deteriorated floors; exterior walls or ceilings; handrails on porches and stairs; lead-based paint hazards; rodent infestation when children are present; and inadequate heat. Standards set forth in the International Residential Code shall apply.
- Costs associated with improving accessibility for the handicapped. Examples include, but are not limited to, ramps, lifts, grab bars, lowering counter tops, widening doors and bathroom modifications.

LOAN DESCRIPTION

- Interest Rate: 0%
- Term: 10 years
- Repayment: Forgivable deferred payment loan - 1/120th forgiven each month. Pro-rata portion due in full upon sale or transfer of the property within 10 years.
- Maximum Loan Amount: \$20,000

Note: The CD Administrator shall have the authority to exceed the \$20,000 limit when unexpected damages are discovered by backing out the cost of lead hazard reduction activities.

FY 2012 Income Limits Documentation System

FY 2012 Income Limits Summary

Greenville County, South Carolina										
FY 2012 Income Limit Area	Median Income Click Here	FY 2012 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Greenville County	\$59,000	Very Low (50%) Income Limits Click Here	\$20,650	\$23,600	\$26,550	\$29,500	\$31,900	\$34,250	\$36,600	\$38,950
		Extremely Low (30%) Income Limits Click Here	\$12,400	\$14,200	\$15,950	\$17,700	\$19,150	\$20,550	\$21,950	\$23,400
		Low (80%) Income Limits Click Here	\$33,050	\$37,800	\$42,500	\$47,200	\$51,000	\$54,800	\$58,550	\$62,350

NOTE: Greenville County is part of the Greenville-Mauldin-Easley, SC MSA, so all information presented here applies to all of the Greenville-Mauldin-Easley, SC MSA. The Greenville-Mauldin-Easley, SC MSA contains the following areas: Greenville County, SC ; and Pickens County, SC .

For details on the calculation steps for each of the various parameters, please click the "Median Income" column heading or the Income Limits row labels ("Very Low-Income (50%) Limits", "Extremely Low-Income (30%) Limits", and "Low-Income (80%) Limits").

Income Limit areas are based on FY 2012 Fair Market Rent (FMR) areas. For a detailed account of how this area is derived please see our associated FY 2012 [Fair Market Rent documentation system](#).

Select a different county or county equivalent:

Dorchester County
Edgefield County
Fairfield County
Florence County
Georgetown County
Greenville County

Select county or county equivalent